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B1 (Official )	Form 1)(1/0	08)				oannon		.go <u> </u>				
United States Bankruptcy C Northern District of Illinois					Ourt Voluntary Petition			luntary Petition				
Name of Debtor (if individual, enter Last, First, Middle):  Monreal, Manuel R.					Name of Joint Debtor (Spouse) (Last, First, Middle):  Monreal, Lisa M.							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four dig		Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./(	Complete E	(if mo	our digits or than one, s	state all)	r Individual-	Taxpayer I.	D. (ITIN) No./Complete EIN
Street Addre	ess of Debto		Street, City,	and State)	_	ZIP Code	Street 36 Na	Address of	Joint Debtor w Green D		reet, City, a	ZIP Code
County of R <b>Dupage</b>		of the Princ	cipal Place o	f Business		60565		y of Reside	ence or of the	Principal Pl	ace of Busi	60565
Mailing Add	lress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):
					Г	ZIP Code	:					ZIP Code
Location of (if different)	Principal As from street	ssets of Bus address abo	iness Debto ve):	r			<b>I</b>					1
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in I Rail Stock	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker amodity Bro aring Bank er  Tax-Exe (Check box tor is a tax- er Title 26 o	eal Estate as 101 (51B)  boker  mpt Entity , if applicable exempt org of the Unite	s defined  r e) anization d States	Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for					
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.					Check	c one box: Debtor is Debtor is C if: Debtor's a to insidered all applica A plan is Acceptant	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	Chapter 11 ness debtor assusiness debtor ncontingent 1 nco	Debtors s defined in or as define iquidated d in \$2,190,00	a 11 U.S.C. § 101(51D).  Ed in 11 U.S.C. § 101(51D).  Elebts (excluding debts owed 00.  tion from one or more 6.C. § 1126(b).		
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditor  ☐ Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors.						es paid,		THIS	S SPACE IS	FOR COURT USE ONLY		
Estimated N  1- 49	umber of C 50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Monreal, Manuel R. Monreal, Lisa M. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jeffrey David Thav September 23, 2008 Signature of Attorney for Debtor(s) (Date) Jeffrey David Thav P63126 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(1/08) Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Manuel R. Monreal

Signature of Debtor Manuel R. Monreal

#### X /s/ Lisa M. Monreal

Signature of Joint Debtor Lisa M. Monreal

Telephone Number (If not represented by attorney)

#### **September 23, 2008**

Date

#### Signature of Attorney\*

#### X /s/ Jeffrey David Thav

Signature of Attorney for Debtor(s)

#### Jeffrey David Thav P63126

Printed Name of Attorney for Debtor(s)

#### Thav & Ryke P.L.L.C.

Firm Name

29200 Northwestern Highway Suite 155 Southfield, MI 48034

Address

#### Email: jdthav@yahoo.com

#### 248-945-1111 Fax: 248-945-9111

Telephone Number

#### September 23, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Monreal, Manuel R. Monreal, Lisa M.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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1	•

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
^

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Manuel R. Monreal Lisa M. Monreal		Case No.	
		Debtor(s)	Chapter	13
			•	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

Signature of Debtor: /s/ Manuel R. Monreal

Date: September 23, 2008

Manuel R. Monreal

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Manuel R. Monreal Lisa M. Monreal		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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#### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Lisa M. Monreal
	Lisa M. Monreal

Date: September 23, 2008

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# Document Page 8 of 11 United States Bankruptcy Court Northern District of Illinois

<b>T</b>	Manuel R. Monreal		C V	
In re	Lisa M. Monreal	Debtor(s)	Case No. Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DI	EBTOR(S)
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru ompensation paid to me within one year before the file e rendered on behalf of the debtor(s) in contemplation	ule 2016(b), I certify that I a ing of the petition in bankruptc	m the attorney for y, or agreed to be pa	the above-named debtor and that id to me, for services rendered or to
	For legal services, I have agreed to accept			0.00
	Prior to the filing of this statement I have received.		\$	0.00
	Balance Due		\$	0.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
	■ I have not agreed to share the above-disclosed composition of the agreement, together with a list of the na	sation with a person or persons v	who are not members	s or associates of my law firm. A
a. b. c. d.	n return for the above-disclosed fee, I have agreed to real Analysis of the debtor's financial situation, and rend. Preparation and filing of any petition, schedules, stated Representation of the debtor at the meeting of credit. [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and application of the debtor of liens on how agreement with the debtor(s), the above-disclosed feel Representation of the debtors in any diany other adversary proceeding.	ender legal service for all aspect ering advice to the debtor in det tement of affairs and plan which ors and confirmation hearing, an reduce to market value; ex ons as needed; preparation busehold goods. The does not include the following schargeability actions, judi	s of the bankruptcy of the principle of the bankruptcy of the principle of	rase, including: file a petition in bankruptcy; arings thereof; ry preparation and filing of the cions pursuant to 11 USC
		CERTIFICATION		
	certify that the foregoing is a complete statement of an inkruptcy proceeding.	y agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
Dated:	September 23, 2008	/s/ Jeffrey David		
		Jeffrey David Tha Thav & Ryke P.L. 29200 Northwest Suite 155 Southfield, MI 48 248-945-1111 Fa	L.C. ern Highway 034	

jdthav@yahoo.com

### United States Bankruptcy Court Northern District of Illinois

In re	Manuel R. Monreal Lisa M. Monreal		Case No.	
mic	2.00	Debtor(s)	Chapter 13	
	VERI	IFICATION OF CREDITOR M  Number of		10
		Number of	Creditors:	19
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credite	ors is true and correct to th	ne best of my
Date:	September 23, 2008	/s/ Manuel R. Monreal		
		Manuel R. Monreal Signature of Debtor		
Date:	September 23, 2008	/s/ Lisa M. Monreal Lisa M. Monreal		
		Signature of Debtor		

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Chase-pier1 Attn: Recovery Po Box 100018 Kennesaw, GA 30144

Citibank 701 East 60th Stre Sioux Falls, SD 57104

Citibank / Sears Po Box 20363 Kansas City, MO 64195

Citibank Stu 701 East 60th Stre Sioux Falls, SD 57104

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Firstar c/o US Bank Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

GEMB / Old Navy Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

HSBC/ORCHARD BK Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Ira T. Nevel
175 Franklin St.
Chicago, IL 60606

Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201

Merchants Cr 223 W Jackson St Chicago, IL 60606

Nco Financial Systems 507 Prudential Rd Horsham, PA 19044

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Penncro Associates Inc 95 James Way Southampton, PA 18966

Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137

Target N.b.
Po Box 673
Minneapolis, MN 55440

Wffinancial 217 Bolingbrook Dr Bolingbrook, IL 60440

Will County Treasurer 302 N. Chicago Street Joliet, IL 60432